

NEXUS BANKRUPTCY

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Attorney for Debtor

UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF CALIFORNIA – RIVERSIDE DIVISION

In re:

PATRICIA ANN DOUBLET,

Debtor.

Case No: 6:23-bk-14082-WJ

Chapter 13

**DECLARATION OF PATRICIA ANN
DOUBLET IN SUPPORT OF
CONFIRMATION OF CHAPTER 13
PLAN**

Confirmation Hearing:

Date: June 10, 2024

Time: 11:00 AM

**Location: 3420 Twelfth Street
Riverside, CA 92501**

I, Patricia Doublet, declare as follows:

1. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. Over the past few years, I have filed several bankruptcy cases. Two of these cases were dismissed involuntarily, one was dismissed voluntarily, and one successfully ended with a Chapter 7 discharge. As detailed below, I believe that the current Chapter 13 case will result in a successfully completed plan that will enable me to save my home from foreclosure.

- 1 3. In 2020, I filed bankruptcy for the first time ever. At the 341(a) hearing, the
2 Chapter 13 Trustee cited clerical errors and an inadvertent omission of a creditor
3 from the schedules. Unfortunately, these issues could not be corrected before the
4 Confirmation Hearing held a few hours after the Section 341(a) Hearing.
- 5 4. After this first case was dismissed, I wanted to continue my education so that I
6 would be eligible for a pay raise. I went back to school and obtained my
7 certification a few months later and received a raise because of this.
- 8 5. In my second bankruptcy filing in 2021, the payment proposed by the Chapter 13
9 Trustee was higher than what I believed I could comfortably afford. Rather than
10 setting myself up for failure, I opted to convert my case to Chapter 7. Following
11 the conversion, I successfully avoided the lien encumbering my home and
12 received a Chapter 7 discharge.
- 13 6. In my third bankruptcy case, filed in 2022, I diligently made timely payments
14 until November of 2022. However, due to an issue with my payroll department,
15 my paycheck was issued significantly later than I had planned for, which caused
16 me to fall behind on one payment. This prompted the Chapter 13 Trustee to file a
17 Motion to Dismiss. I remedied the delinquency and, through my attorney,
18 informed the Chapter 13 Trustee who had previously indicated that they would
19 withdraw the Motion to Dismiss once the payment posted to their accounting.
20 Unfortunately, the Court granted the Trustee's motion before they had an
21 opportunity to withdraw it.
- 22 7. My fourth bankruptcy case is most representative of my current financial
23 situation. I was diligently adhering to the payment schedule and the Trustee
24 advised my attorney that they would be recommending that my plan be

confirmed. After the 341(a) hearing but prior to the confirmation hearing, I was in an auto accident caused by a distracted driver on his cell phone which resulted in the total loss of my vehicle. Despite the hardship, I remained current on my Chapter 13 payments. Since I urgently needed to finance a new vehicle to get to work and medical treatments, I sought approval from the Court to incur this debt. In response to that motion, the Court ruled that the loan term must be shorter than the remaining duration of my Chapter 13 plan. My attorney advised me that at the hearing on the Motion to Incur Debt, the Court indicated that I could obtain financing longer than 5 years if I just voluntarily dismissed my case, purchased the car, and then refiled. My attorney further advised that this seemed to be the best option given the Court's comments.

8. Despite my efforts to secure a shorter-term loan, my poor credit profile posed a significant challenge. In addition to my low credit score, I was told that no one would lend to me prior to confirmation. As such, I took the course of action that the Court had indicated would be a simple solution, and I sought a voluntary dismissal of my bankruptcy case. By the grace of God, I was able to obtain a new vehicle a few days after my case was dismissed.

9. My financial situation has remained nearly unchanged since this prior case, with the exception of the new car which has significantly decreased my transportation expense, which leaves me more disposable income from which to make my Chapter 13 payments.

10. During this same period, my health has also presented significant challenges. In February of 2022, I noticed concerning changes with my health and was subsequently diagnosed with endometrial cancer. In April of the same year, I

underwent a hysterectomy to remove the cancer. This procedure necessitated a two-month absence from work. Although further treatment was initially deemed unnecessary, by February of 2023, I received a diagnosis of a cancerous tumor that required chemotherapy and radiation therapy. My oncologist assembled a treatment team, and I commenced chemotherapy in March of 2023, which continued through May. Subsequently, I underwent five weeks of daily radiation treatment (Monday to Friday) followed by two weeks of Brachytherapy, a specialized radiation treatment for vaginal tumors, concluding in September. Despite the physical and emotional toll of these treatments, I continued to prioritize and meet my Chapter 13 payment obligations.

11. Throughout my cancer treatment and recovery, and despite the added expenses associated with medical treatments - including travel costs to and from treatment centers, take out and prepared foods due to my inability to cook - my Chapter 13 payment obligations remained my top priority.

12. As shown in the table below, I have consistently been able to meet my payment obligations. I should note that the Trustee's payment system takes several days for payments to "post", so the actual dates that I made these payments is earlier than reflected below.

Due Date	Date Posted	Amount Due	Amount Paid
6:21-bk-10094-WJ			
2/10/2021	2/18/2021	\$1,600	\$1,600
3/10/2021	3/11/2021	\$1,600	\$3,915
4/10/2021	4/12/2021	\$1,600	\$3,915
5/10/2021	5/11/2021	\$1,600	\$3,415

6:22-bk-11243-WJ			
5/2/2022	5/19/2022	\$1,655	\$1,655
6/2/2022	6/6/2022	\$1,704	\$1,704
7/2/2022	7/6/2022	\$3,674	\$3,674
8/2/2022	9/1/2022	\$3,674	\$3,674
9/2/2022	9/7/2022	\$3,674	\$3,674
10/2/2022	10/6/2022	\$4,805	\$4,000
11/2/2022	11/3/2022	\$4,805	\$805
12/2/2022	12/5/2022	\$4,805	\$4,805
1/2/2023	1/4/2023	\$4,541	\$4,805
2/2/2023	2/3/2023	\$4,541	\$4,541
Catch up payment	2/21/2023	n/a	\$4,541
6:23-bk-10896-WJ			
4/8/2023	4/12/2023	\$1,875	\$1,875
5/8/2023	5/9/2023	\$3,814	\$3,814
6/8/2023	6/7/2023	\$3,814	\$3,814
7/8/2023	7/7/2023	\$3,814	\$4,114
6:23-bk-14082-WJ			
-			
PRESENT CASE			
10/7/2023	10/5/2023	\$2,060	\$2,060
11/7/2023	11/8/2023	\$3,955	\$3,955
12/7/2023	12/1/2023	\$3,955	\$3,955
1/7/2024	1/3/2024	\$3,955	\$3,955
2/7/2024	2/1/2024	\$4,524	\$4,524
3/7/2024	3/1/2024	\$4,524	\$4,524
4/7/2024	4/1/2024	\$4,524	\$4,524
5/7/2024	5/1/2024	\$4,524	\$4,524

1 13. I want to emphasize that despite these challenges, there has only been one
2 instance in which I was late with a payment. It has been very frustrating that
3 unforeseen circumstances have derailed my bankruptcy cases, but these setbacks
4 do not speak to my ability or motivation to successfully complete my current
5 Chapter 13 plan. I am diligently focused on successfully completing my Chapter
6 13 plan. I have made all of my payments timely, and I will continue to do so
7 without question. Attached hereto as Exhibit A are true and correct copies of the
8 proofs of payment for my current case.

9 14. I am completely dedicated to ensuring that I remain in a position where I can
10 weather any future uncertainties and make all of my Chapter 13 payments.

11 15. I declare under penalty of perjury under the laws of the United States that the
12 foregoing is true and correct.

13 Date: May 15, 2024

14 
Patricia Doublet

EXHIBIT A

THIS PAPER CONTAINS VISIBLE & INVISIBLE FIBERS WHICH FLUORESCCE UNDER U.V. LIGHT. A TRUE CHAINLINK WATERMARK PATTERN CAN BE SEEN WHEN HELD TO LIGHT.

SCHOOLS FIRST
FEDERAL CREDIT UNION

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Santa Ana, CA 92711
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PRESS OR RUB
IF RED PADLOCK DISAPPEARS,
THIS DOCUMENT IS AUTHENTIC.

VOID AFTER SIX MONTHS

90-8200
3222

05 0002834834

10/02/23

Cashier's Check

PAY ** ONE THOUSAND SEVEN HUNDRED FIVE DOLLARS AND 06 CENTS **

\$1,705.06

TO THE ORDER OF SHELLPOINT MORTGAGE SERVICING



President/CEO

RE: [REDACTED] 3197

Two signatures required over \$5000

[REDACTED]

CUSTOMER COPY/COPIA DEL CLIENTE

**WAL*MART 1922
12549 FOOTHILL BLVD.
RANCHO CUCAMONG, CA 91739**

**MoneyGram Payment Systems, Inc.
1550 Utica Ave S
Minneapolis, MN 55416
1-800-926-9400
www.moneygram.com
NMLS#098432**

SEND/ENVIO

**Date/Fecha: 10-02-2023
Time/Hora: 09:52:20**

**Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490**

**Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: *****2961**

Reference/Referencia#

80580511

**Amount Transferred/Cantidad del
Envio: 2060.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD
Total: 2068.99 USD
Collect/Cobrado: 2068.99 USD**

**Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).**

Without purchase and for official rules, visit
www.entry.survey.walmart.com.
legal resident of the 50 US, DC, or PR to enter. To enter
UPLAND, CA 9178600000

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SEND/ENVIO

Date/Fecha: 11-28-2023
Time/Hora: 14:37:46

Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490

Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: *****2961

Reference/Referencia#

19555691

Amount Transferred/Cantidad del
Envio: 3955.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD
Total: 3963.99 USD
Collect/Cobrado: 3963.99 USD

Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).

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SEND/ENVIO

Date/Fecha: 12-27-2023
Time/Hora: 16:52:44

Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490

Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: ***2961**

Reference/Referencia#

64366319

Amount Transferred/Cantidad del
Envio: 3955.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD
Total: 3963.99 USD
Collect/Cobrado: 3963.99 USD

Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).

CUSTOMER COPY COPIA DEL CLIENTE

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1550 Utica Ave S
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NMLS#898432

SEND/ENVIO

Date/Fecha: 01-29-2024
Time/Hora: 14:30:58

Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490

Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: *****2961

Reference/Referencia#

56400840

Amount Transferred/Cantidad del
Envío: 4524.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD
Total: 4532.99 USD
Collect/Cobrado: 4532.99 USD

Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).

WAL*MART 5691
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UPLAND, CA 9178600000

MoneyGram Payment Systems, Inc.
1550 Utica Ave S
Minneapolis, MN 55416
1-800-926-9400
www.moneygram.com
NNLS#898432

SEND/ENVIO

Date/Fecha: 02-27-2024
Time/Hora: 15:06:05

Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336

Phone/Teléfono: 9098414490

Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: *****2961

Reference/Referencia#

83961720

Amount Transferred/Cantidad del
Envio: 4524.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD
Total: 4532.99 USD
Collect/Cobrado: 4532.99 USD

Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).

CUSTOMER COPY/COPIA DEL CLIENTE

**WAL*MART 5691
1445 EAST FOOTHILL B
UPLAND, CA 9178600000**

**MoneyGram Payment Systems, Inc.
1550 Utica Ave S
Minneapolis, MN 55416
1-800-926-9400
www.moneygram.com
NNLS#898432**

SEND/ENVIO

**Date/Fecha: 03-27-2024
Time/Hora: 11:07:00**

**Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490**

**Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: *****2961**

Reference/Referencia#

89300112

**Amount Transferred/Cantidad del
Envio: 4524.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD
Total: 4532.99 USD
Collect/Cobrado: 4532.99 USD**

**Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).**

RIGHT TO REFUND

When the customer is not satisfied with the service, they may request a refund within 60 days of the transaction date.

CUSTOMER COPY/COPIA DEL CLIENTE

WAL*MART 5691
1445 EAST FOOTHILL B
UPLAND, CA 9178600000

MoneyGram Payment Systems, Inc.
1550 Utica Ave S
Minneapolis, MN 55416
1-800-926-9400
www.moneygram.com
NMLS#898432

SEND/ENVIO

Date/Fecha: 04-26-2024
Time/Hora: 15:09:51

Sender Information /Información
de la persona envía
PATRICIA DOUBLET
4890 HUNTSMAN PLACE
FONTANA, CA 92336
Phone/Teléfono: 9098414490

Receiver Information
/Información de la persona que
recibe
TFS BILL PAY
Account/Cuenta: ***2961**

Reference/Referencia#

18489010

Amount Transferred/Cantidad del
Envio: 4524.00 USD
Fee/Cargos: 8.99 USD
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD
Total: 4532.99 USD
Collect/Cobrado: 4532.99 USD

Depending on the biller, payments
generally post within 4 to 6
hour(s). / Dependiendo del acreedor
los pagos generalmente se acreditan
dentro de 4 a 6 hora(s).

RIGHT TO REFUND

You, the customer, are entitled to a
refund of the money to be

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**3090 Bristol Street #400
Costa Mesa, CA 92626**

A true and correct copy of the foregoing document entitled (*specify*): **DECLARATION OF PATRICIA ANN DOUBLET IN SUPPORT OF CONFIRMATION OF CHAPTER 13 PLAN** will be served or was served (**a**) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (**b**) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 5/15/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson (TR) notice-efile@rodan13.com

Jason T Seals jason.seals@padgettlawgroup.com, bkecf@padgettlawgroup.com;jason.seals@ecf.courtdrive.com

United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) 5/15/2024 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Judge Wayne E. Johnson
3420 Twelfth Street
Suite 384 / Courtroom 304
Riverside, CA 92501-3819

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL

Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed (state method for each person or entity served):

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

5/15/2024
Date

Benjamin Heston
Printed Name

/s/Benjamin Heston
Signature

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.